

Prepared for

Fitchburg Community Development Department

Fitchburg, MA

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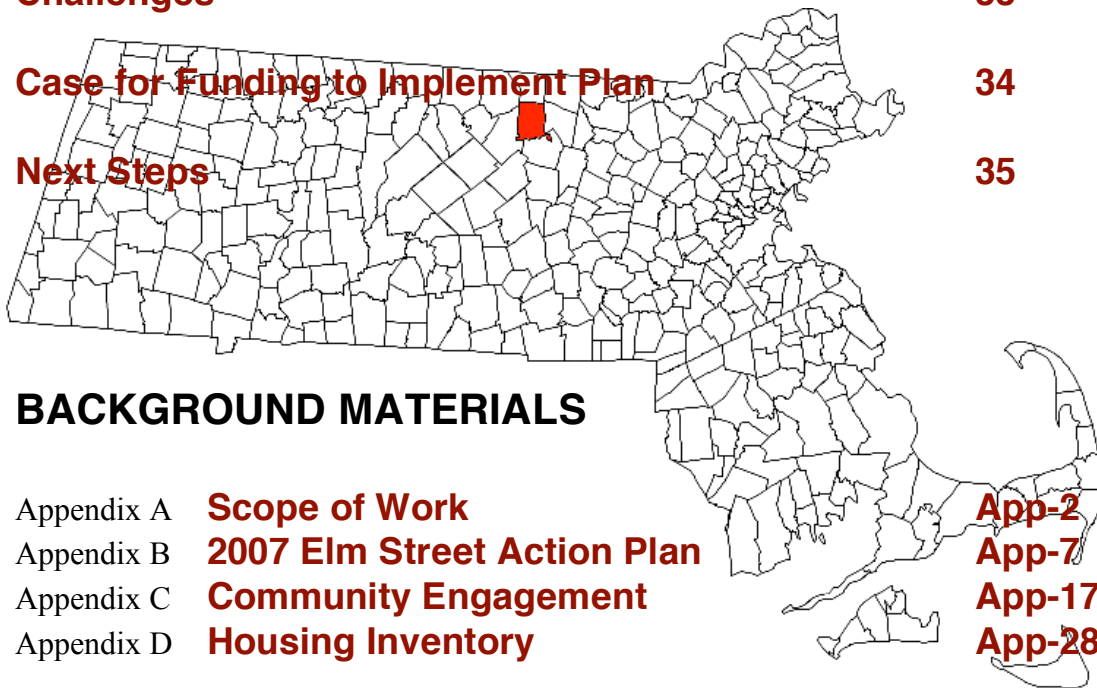
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FINDINGS

Purpose of Plan

The City of Fitchburg received a Gateway Plus Grant from the Massachusetts Department of Housing and Community Development (DHCD) to help revitalize Fitchburg's Elm Street neighborhood. The effort focused on producing positive outcomes in the following specific areas:



- ❖ Address the neighborhood's foreclosed and abandoned properties
- ❖ Improve the housing stock by focusing on blighted properties
- ❖ Increase opportunities for good-quality, affordable homeownership and rental housing
- ❖ Strengthen the capacity of private landlords to improve property management
- ❖ Generate solutions from community involvement

The Fitchburg Community Development Department engaged consultant John Ryan, Principal of Development Cycles of Amherst, MA to assist the City in developing this plan through an active community engagement process. Ryan, in turn, hired the Twin Cities Community Development Corporation (CDC) of Fitchburg to assist in the community outreach process, and also hired local contractor, Jeff Brewer of Winchenden, MA to assist in evaluation specific properties.

Description of Neighborhood

The following summarizes key characteristics of the Elm Street neighborhood that served as the focus of this effort.

CHARACTER

The focus area of this Gateway Plus Neighborhood Revitalization Plan covers a roughly 15-block area abutting downtown Fitchburg. The neighborhood is bounded by Mechanic, Essex, Marshall, Mount Globe, Spring, Prichard, Academy, and Main Streets. Located in portions of Census Tract 7108 Block Groups 2 and 3, the

neighborhood is home to about 1,400 of Fitchburg's 40,000 residents. The Elm Street neighborhood lies just north of the downtown business district; it abuts or includes a number of the city's key institutions including City Hall, the Police Headquarters, the Court House, several downtown businesses, non-profit organizations and social service agencies, the Fitchburg Art Museum, the Sun Dial senior housing complex, and the Elm Street Congregational Church. The city's largest employer, Health Alliance Hospital is located less than a mile north of the neighborhood, as is the St. Camillus Catholic Church.

The Sundial, a 168-unit public housing rental development for seniors located at

29 Merriam Parkway is by far the neighborhood's largest housing development. Roughly, 17 percent of the neighborhood's residents and more than 80 percent of its seniors live in the Sundial high rise. There are no subsidized family housing developments in the neighborhood.



The Elm Street neighborhood comprises less than two percent of the City's land area and is home to 3.6 percent of its residents. Once known as "Finn Town," this largely residential section of Fitchburg served as an

important point of entry for new Finnish immigrants during the second half of the 19th Century. With its relatively large stock of small multi-family properties, Finn Town provided rooming house accommodation and modestly priced apartments for new immigrants working in the nearby mill-based manufacturing plants. That wave of immigration passed and Fitchburg's manufacturing base began to level off by the turn of the 20th Century. As a whole, the City's population has changed little since 1915. Fitchburg's job base has fallen by over 6,000 in the past twenty years and today the city provides roughly 12,500 jobs. Still, the Elm Street neighborhood has continued to attract new immigrants seeking lower cost rental housing and job opportunities. These new immigrants are largely from the Caribbean and

Central America. According to Claritas, Inc., a national demographics firm, the minority population will grow from 41 to 47 percent of the neighborhood's population between 2000 and 2012.

NEIGHBORHOOD DEMOGRAPHICS

The following highlight key demographic characteristics of this neighborhood:

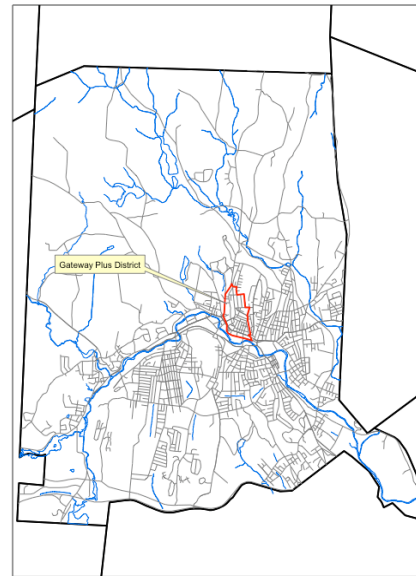
- ❖ Population: An estimated 1,420 people lived in the neighborhood in 2007, representing a 1.4 percent increase since 2000. Claritas, Inc. projects the neighborhood's population to continue its small growth over the next five years. By comparison, they project Fitchburg's overall population to grow by 4.6 percent, or nearly twice the rate of this neighborhood, from 2000-2012. If realized, this represents the city's most significant growth since 1950.
- ❖ Age Distribution: A third of the neighborhood's households are seniors, owing largely to the presence of the Sundial complex. This compares to 26 percent senior households for the city as a whole. Apart from the Sundial, 46 percent of all households in this neighborhood have children living at home. This is identical to the percentage of non-senior households with children at home citywide.

❖ Tenure: Just 15 percent of the neighborhood's residents own their own home. Citywide, 52 percent of households own. Lack of homeownership is a critical issue in providing a more stable residential base in this neighborhood. Improving that is a primary goal of this plan. A surprisingly small share of the neighborhood's population receives Section 8 housing assistance. In 2000, 3.8 percent of renters in Census Tract 7108 received Section 8 assistance, compared to 5.6 percent for Massachusetts generally. Three of Fitchburg's ten other census tracts have higher rates of Section 8 housing.

❖ Household Income: The median income for neighborhood was just over \$30,000 in 1999 or 80 percent that of the city median and just 60 percent that of the state as a whole. Claritas, Inc. estimates that median household income in the neighborhood will rise by 21 percent from 1999-2012, compared to 28 percent for the Fitchburg, and 30 percent for Massachusetts as a whole.

❖ Poverty: The neighborhood's poverty rate was 23.8 percent, based on the 2000 US Census. This was nearly 60 percent higher than Fitchburg's overall rate of 15.0 percent. Claritas, Inc. projects that the poverty rate within both the neighborhood and city will stay relatively constant between 2000 and 2012.

❖ Household Type: Within the neighborhood, single head of household families represented 52 percent of all households with children in 2000. This compares to 40 percent for the city.



❖ Disability: According to the 2000 US Census, 28 percent of neighborhood residents had some form of disability. This included 24 percent of work age residents and more than half of seniors. In all of these categories, the neighborhood rate of disability was significantly higher than for the city or state as a whole.

❖ Racial Composition: In 2000, 41 percent of the neighborhood's population and 25 percent of the city's population was non-white or Hispanic. Claritas, Inc. projects the percentage of non-white or Hispanic residents in the neighborhood to increase to 47 percent and citywide to 27.5 percent by 2012.

- ❖ Key Population Groups: The neighborhood is comprised of three distinct demographic groups. The largest group comprises 350 households and roughly 900 residents. These are renters in private apartments. This group is predominantly Hispanic with most having Puerto Rican heritage. This segment of the neighborhood is a mix of young families and individuals. Most of these households earn less than 50 percent of Area Median Income (AMI). Secondly, there are roughly 100 owner-occupant households comprising just under 300 residents. This group is comprised of largely white, middle-income residents with a mix of working and retired adults, families with children, and young adult households. Finally, the Sundial is home to just over 200 low-income senior residents. This group is predominantly single, white, female, and at least 75 years old.



- ❖ Jobs: Sixty four percent of the neighborhood's work age population was employed according to the 2000 Census. The majority of these residents worked either in Fitchburg (36 percent) or

Leominster (18 percent)). There are no major employers in the neighborhood. City Government, Health Alliance Hospital, and small retail and commercial establishments within the central business district provide the bulk of local employment opportunities.

HOUSING STOCK

The neighborhood consists of 243 parcels. Seventy-two percent of these parcels are residential, 18 percent are institutional or commercial, and ten percent are vacant. According to Assessors records, the neighborhood includes 44 single-family homes, 37 duplexes, 54 three-family properties, 36 buildings with 4-12 apartments, and one large 168 unit high rise. Of the 36 4- to 12-unit rental buildings, three are managed by owner-occupants, six by landlords living in Fitchburg, and 27 by landlords living outside of the community. The neighborhood's housing stock is relatively old with little new development.



Apart from one senior housing complex built in the 1970s, more than 72 percent of the housing units were built prior to 1940.

Overall, the neighborhood's housing stock includes a mix of conditions. An inventory of the neighborhood's housing stock, done for this plan in March 2009, turned up over forty abandoned or blighted residential properties. Another 15 to 20 properties have significant needs for façade improvements. This constitutes roughly a quarter of the housing stock being in relatively poor condition. Poor housing conditions affect about ten percent of single-family properties, a third of two-family units, 20 percent of three-family properties, and a third of the larger 4-12 units properties.

The neighborhood was clearly a target for sub-prime mortgages. From 2004 to 2007, the 7108 Census Tract had a much higher percentage of sub-prime purchase loans than the Commonwealth as a whole.

Sub-Prime Purchase Loans

	2004	2005	2006	2007
Census Tract 7108	27%	41%	56%	17%
MA	10%	22%	21%	9%

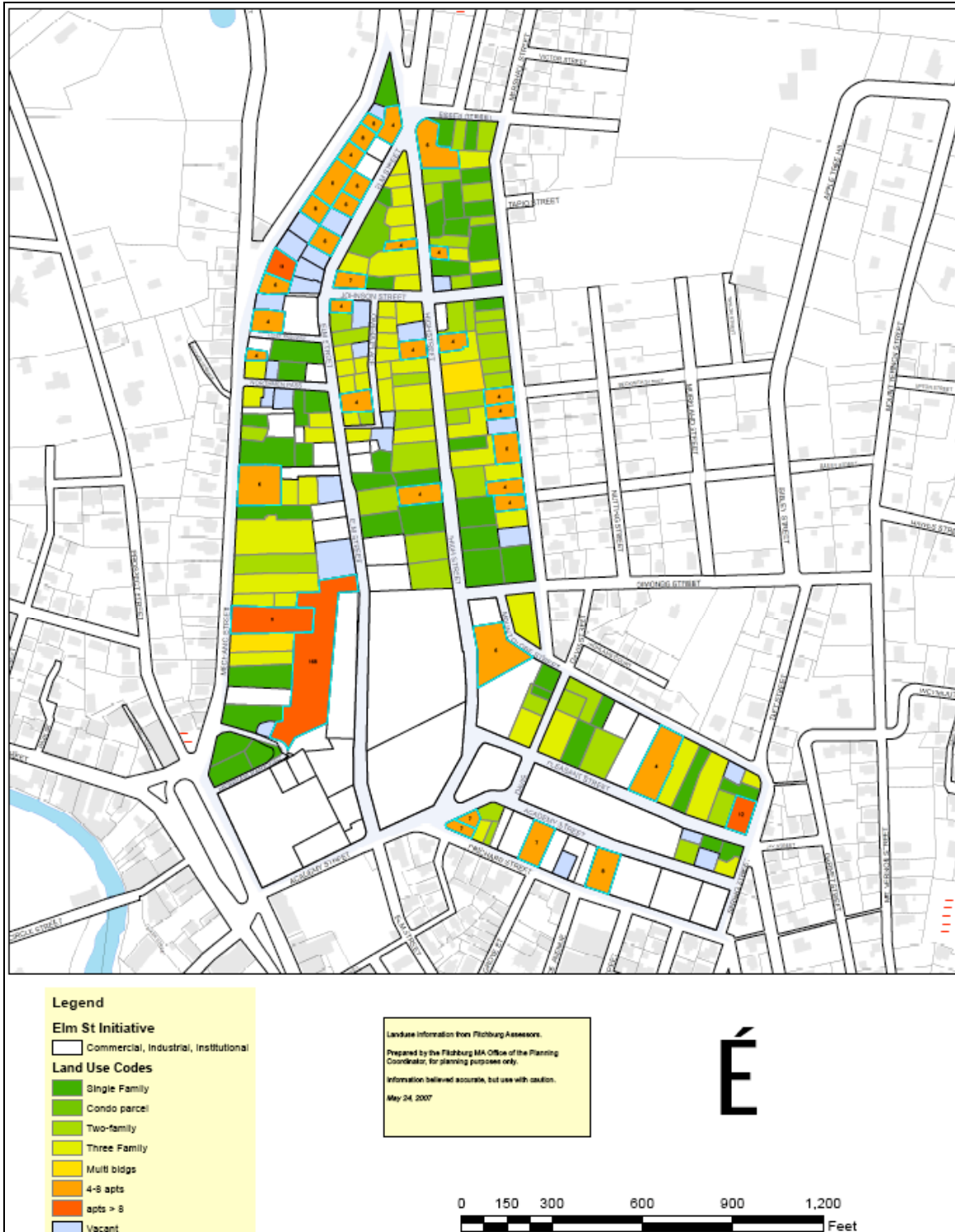
In part as a result of the sub-prime lending fiasco, foreclosure has impacted this neighborhood severely. According to data provided by the Warren Group and the Multiple Listing Service (MLS), at least 40 properties in this

neighborhood have had at least some foreclosure activity (petition to auction, foreclosure auction, short sale, or bank ownership) since January 2008. That represents nearly one property in six, and comprises most of the housing in poor condition. Foreclosure activity has impacted nearly all of Fitchburg's neighborhoods. Less than 10 percent of the foreclosure-related actions citywide occurred in this neighborhood.

Largely, as a result of the foreclosure activity, housing turnover in the neighborhood has driven the value of homes down dramatically. From January 1, 2008 to June 30, 2009, 35 neighborhood homes have changed ownership. The median home sale for that period was just \$80,000, down from \$135,000 in 2007 and \$175,000 in 2005.

On July 31, 2009, there were 20 neighborhood homes on the market as listed by MLS. The median asking price of these homes was \$149,900.

Rents in the neighborhood are only slightly lower than in the rest of Fitchburg. In 2000, the median gross rent in the neighborhood was 95 percent of the citywide median and 77 percent of the Massachusetts median. According to US Postal Service data for January-March 2009, 8.6 percent of all units were vacant. This compares with 3.2 percent for the county as a whole. Rental turnover in the neighborhood is roughly 150 units/year.



NEIGHBORHOOD STRENGTHS

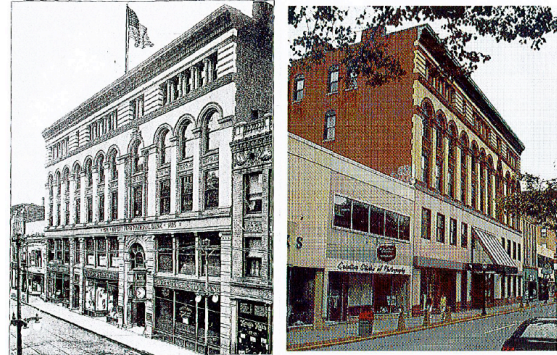
The Elm Street Neighborhood has a number of strengths around which this plan builds. These include:

City Government: With City Hall on the outskirts of the neighborhood and the central police station located on Elm Street, proximity highlights the relationship between city government and this neighborhood, and helps draws the City's attention to the concerns of this neighborhood.



Downtown Commercial District: The proximity of the restaurants, banking, retail, and nightlife available downtown is an important asset in thinking about the attractiveness of the adjoining Elm Street neighborhood. The relationship between the two is critical. Just as a more thriving downtown makes the neighborhood a more attractive place for all residents to live, so too, by becoming a more safe and attractive neighbor, the Elm Street area makes it easier for the downtown businesses to attract customers from throughout the city. Neither is going away and neither can fully transform without the other's help. A stronger partnership between the efforts of the downtown businesses and

the Elm Street Area Neighborhood Association (ESANA) is one of the more promising actions that can emerge from this effort. The recent relocation of the Twin Cities CDC to 470 Main Street may serve as a catalyst for a stronger interaction between these two groups.



Religious, Social Service and Community Organizations: There are a number of important organizations whose presence in the neighborhood gives greater capacity to these efforts for positive change. The group of key players includes (but is not limited to) the Elm Street Congregational Church, the Fitchburg Art Museum, the Twin Cities CDC, the Latino Coalition and the Montachusets Opportunity Council (MOC). Each has been a generous supporter of the efforts to date. Their continued involvement will be necessary for the implementation of the plan's recommended actions.



Community Engagement

A critical goal of DHCD in awarding their Gateway Plus Grants was to actively involve the community in identifying both the problems and potential solutions needed in their neighborhood. Toward that end, the Elm Street neighborhood planning effort included a number of community engagement efforts, as summarized below.

BUILDING ON PREVIOUS EFFORTS

This Elm Street Neighborhood Revitalization Plan is a continuation of an effort begun by the Twin Cities CDC and the City of Fitchburg in 2007 that focused on this neighborhood. At that time, the CDC embarked on an extensive community engagement effort to bring neighborhood stakeholders together for the first time to help create a positive identity and vision for this neighborhood. That effort included significant door-to-door outreach, multiple community meetings, and a specific revitalization action plan. This previous effort engendered the focused involvement of the CDC on community organizing in this neighborhood; it resulted directly in the formation of the ESANA; and it identified many of the

core problems, goals and actions addressed in this current plan. The intervening two years brought forward a slow but steady increase in participation, efforts and capacity to implement the set of actions laid out in the initial plan (see Appendix B for details from the plan). Those two years also witnessed a dramatic shifting of the neighborhood housing landscape as a direct result of the national housing crisis and continued financial pressure on a municipal government struggling to give support to this and all of the other neighborhoods of Fitchburg. The Gateway Plus grant provided an opportunity to shift the initial plan to address specific new external problems and resources associated with housing foreclosures and abandonment. It also provided needed



resources to make the initial plan more operational. The community engagement process and the grant generally focused on how to act more effectively since there was already agreement on what actions to take.

The neighborhood's efforts just in the past year have resulted in a number of impressive accomplishments that have created a good deal of positive momentum already. Each sector of the stakeholder community contributed to these positive outcomes.

What key accomplishments have occurred to date?

ELM STREET AREA NEIGHBORHOOD ASSOCIATION

Neighborhood Association formed and has been meeting monthly all year
123 residents and friends have become involved in revitalization effort
Built new community garden on Prichard Street with help from Twin Cities CDC and Community Development Department
Performed 10 monthly neighborhood clean ups

DHCD

Provided grant funding for initial Elm Street revitalization plan
Provided City with \$700,000 in Neighborhood Stabilization Program (NSP) funds
Provided Gateway Plus Grant focused on this neighborhood

CITY OF FITCHBURG

Provided funding for TCCDC acquisitions and receiverships in neighborhood
Provided funding commitment for Elm Street sidewalks
Provided funding commitment for 3 Single Family Homes to be built on Elm Street
Stepped up Code Enforcement activity in neighborhood
Demolished additional Elm Street building

TWIN CITIES CDC

Acquired and demolished Elm Street Garages (worst neighborhood blight)
Provides ESANA with community organizing staff and leadership
Acquired 45 Johnson Street
Accepted receivership of 143 Marshall Street with City

PRIVATE SECTOR

New parking lot constructed by private landlord on Elm Street
Façade improvements at several neighborhood locations

QUASI-PUBLICS

MassHousing commitment to fund NSP acquisition- rehab mortgages
MHP commitment to fund NSP acquisition-rehab loans
MOC has made commitments to new weatherization focus in neighborhood

OUTREACH

The Twin Cities CDC dedicated the time of its Director of Community Organization to this neighborhood throughout the course of the Gateway Plus planning process. The Gateway outreach encompassed two major activities: outreach for the two

community meetings on May 12th and August 12th; and outreach to increase participation in ESANA activities including its monthly meetings, neighborhood clean ups, creation of a community garden, and other activities.

Appendix C-1 acknowledges the resident and stakeholder participants who have

contributed to the neighborhood revitalization effort thus far. It also provides samples of outreach materials and agendas and notes from both community meetings.

Key outreach efforts under the Gateway Plus grant included:

- ❖ The Twin Cities CDC organized a door-knocking campaign to 75-80 leaders and potential leaders every two to three weeks. This served as ongoing one-to-one leadership development, with canvassers inquiring about interests and talents, trying to use the knowledge gained to get residents more involved. Outreach coordinators from the neighborhood association leadership team helped with door-knocking efforts.
- ❖ For all meetings and events, four different neighborhood leaders made phone calls to their neighbors, covering: 1. Pleasant and Prichard Streets, 2. Mechanic, Elm, Omena, Johnson, 3. Marshall and High, and 4. Spanish-speaking residents. The role rotated among residents every three months. Here, relationships are key: persons, who are unlikely to come to meetings or events at my request, tend to come when their friend, neighbor or relative calls to ask them to attend.
- ❖ Childcare for all meetings was provided by neighborhood teens, often allowing their parents to attend. For most meetings and events, neighborhood residents provided home-cooked food in the belief that it increases attendance. It has also meant that relatives and neighbors of

those who cooked came to the meetings, when they might have otherwise not attended.

- ❖ Flyers were prepared and distributed throughout the neighborhood for all community meetings in both Spanish and English.
- ❖ For each community meeting the Director of the Twin Cities CDC and the Deputy Director of the Fitchburg Community Development Department called neighborhood and city leaders encouraging them to attend.



NEIGHBORHOOD ASSOCIATION MEETINGS

ESANA meets each month to forward a range of actions aimed at making the Elm Street neighborhood a safer, more attractive and more enjoyable place to live. During the Gateway Plus planning period, David Thibeault-Munez from the

Twin Cities CDC served as a liaison between the consulting team and the neighborhood association, keeping them abreast of the planning efforts and seeking their input on issues of importance to the neighborhood. The neighborhood association had direct involvement in the identification of properties of interest by participating in the neighborhood walking survey that cataloged abandoned and blighted properties. The group also completed a survey to identify priority issues for the plan to address.

COMMUNITY MEETINGS

The ESANA used two of their monthly meetings to invite the community to gather and discuss the problems, goals and actions needed to effect positive change in the neighborhood. These meetings drew 40-45 residents and stakeholders each. A full range of topics and opinions were expressed. Appendix C-3 provides agendas and summaries for each of these community meetings. These meetings served to focus, direct and deepen the plan submitted here.

IMPLEMENTATION MEETINGS

The public engagement process also included a series of seven implementation meetings held at City Hall over the course of the planning period. These meetings brought together the consultants and city officials to evaluate properties and funding options, propose and discuss specific actions, and “vet out” approaches to addressing the problems and goals identified in the community meetings. These implementation meetings were more technical and specific in nature; they were essential to developing the overall strategy expressed in this plan.



Property Inventory and Development Assessments

As part of the planning efforts, consultant John Ryan worked with the ESANA, staff from the City's Community Development Department and the Twin Cities CDC, local contractor Jeff Brewer, and Rick Cuddy, a real estate agent with the Foster-Healey Agency to identify and evaluate more than 65 properties of interest in the neighborhood. These included abandoned properties; properties moving through the foreclosure process; properties identified by the ESANA because of blight, poor maintenance, or serious landlord or tenant behavior problems; and properties currently on the market (See Appendix D-2 for a list of these properties). This represents about 30 percent of the residential properties in the neighborhood. The evaluations included an external visual assessment and research into ownership, mortgage and foreclosure status, property transactions, tax delinquency, and Health and Building Department concerns. Jeff Brewer and Rick Greene conducted interior evaluations, including rehabilitation estimates, on 16 of the properties.

The evaluations placed the properties of interest into three groupings: 1) single-family and two-family properties were

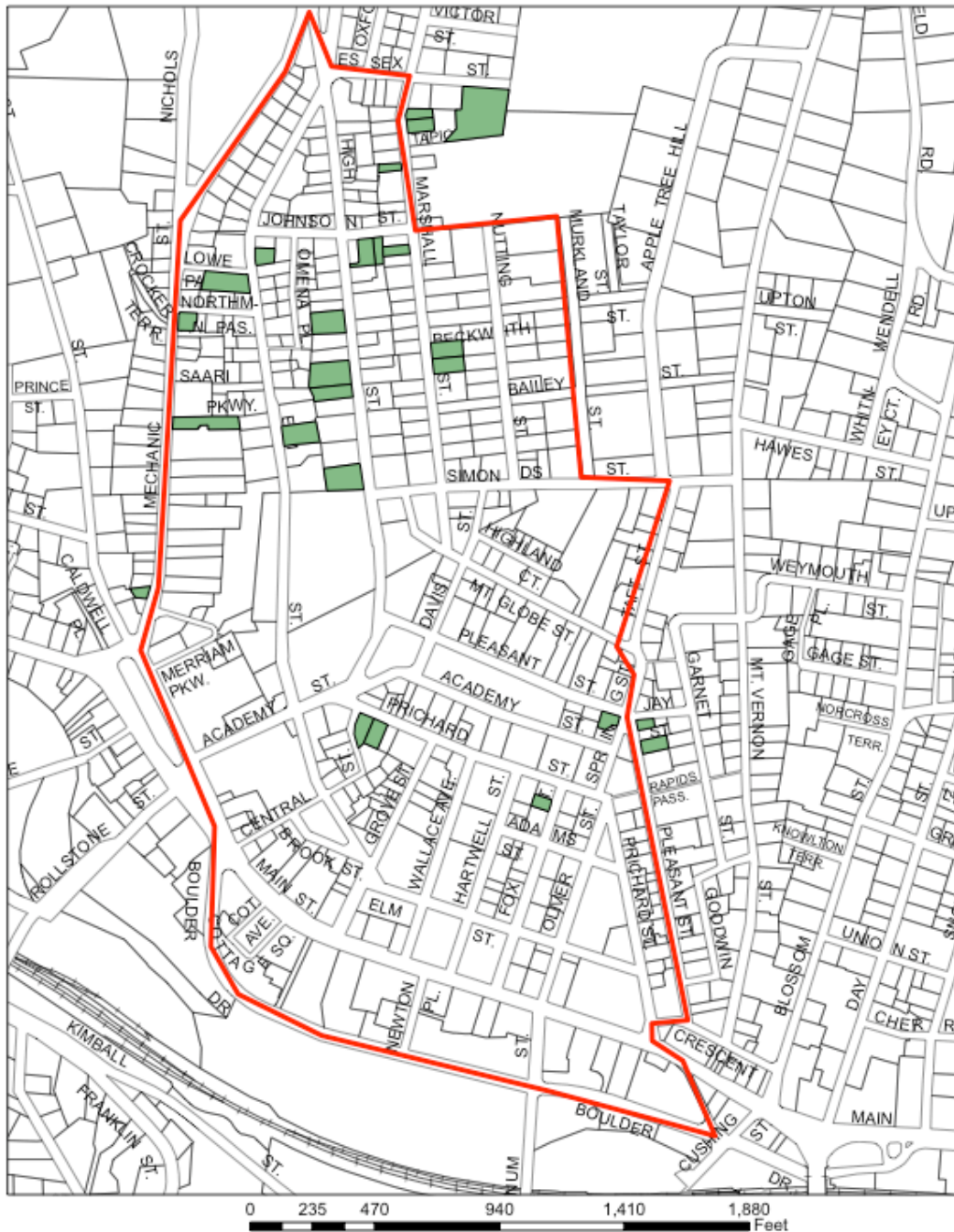
considered for their potential as homeownership; 2) three family and larger properties were considered for their potential as rental properties with either private landlords or the Twin Cities CDC taking over responsibility for their acquisition, rehabilitation and management; and 3) properties in the worst physical condition or properties with the most intransigent landlords were evaluated for their potential to be placed in receivership or demolished. The following summarizes the key findings for each grouping.

POTENTIAL OWNERSHIP PROPERTIES

The property evaluations identified 31 single-family and two-family properties of interest. Of these, 16 properties were either abandoned, owned by lenders, or in the process of foreclosure. As such, these 16 were or may be eligible for grants made from the various entities, including the City's Community Development Department, the Massachusetts Housing Partnership (MHP), and MassHousing (the state's housing finance agency), for acquisition or rehabilitation by income-eligible homebuyers with funding from the Neighborhood Stabilization Program (NSP). As needed, these NSP grants may be supplemented with the City's HOME

HOMEOWNERSHIP

Properties Evaluated



Potential Properties for

HOMEOWNERSHIP



funds. Long-term financing may be provided by participating members of the local Community Reinvestment Act (CRA) coalition - a consortium of several local lenders who have worked with the Fitchburg Community Development Department to finance affordable homeownership in the past. This ability to bring NSP and other funding to bear on these 16 properties,

gave them a priority in terms of addressing blight, foreclosure and abandonment, as well as increasing the potential for much needed homeownership in the neighborhood.

With many of these properties being actively marketed for sale during the study period, the inventory of these priority homes continued to change.

During the course of the study, four priority ownership properties, including two that received rehabilitation estimates, sold to private buyers. Three others were under agreement as of August 20th, 2009.

The 13 properties not on the market for sale currently include one, 45 Johnson Street, a foreclosed property acquired by the CDC. The CDC is serving as an intermediary in the effort to find a buyer for the home. The making necessary rehabilitation repairs to the property, using HOME funds, and will soon be making it available to qualified buyers.

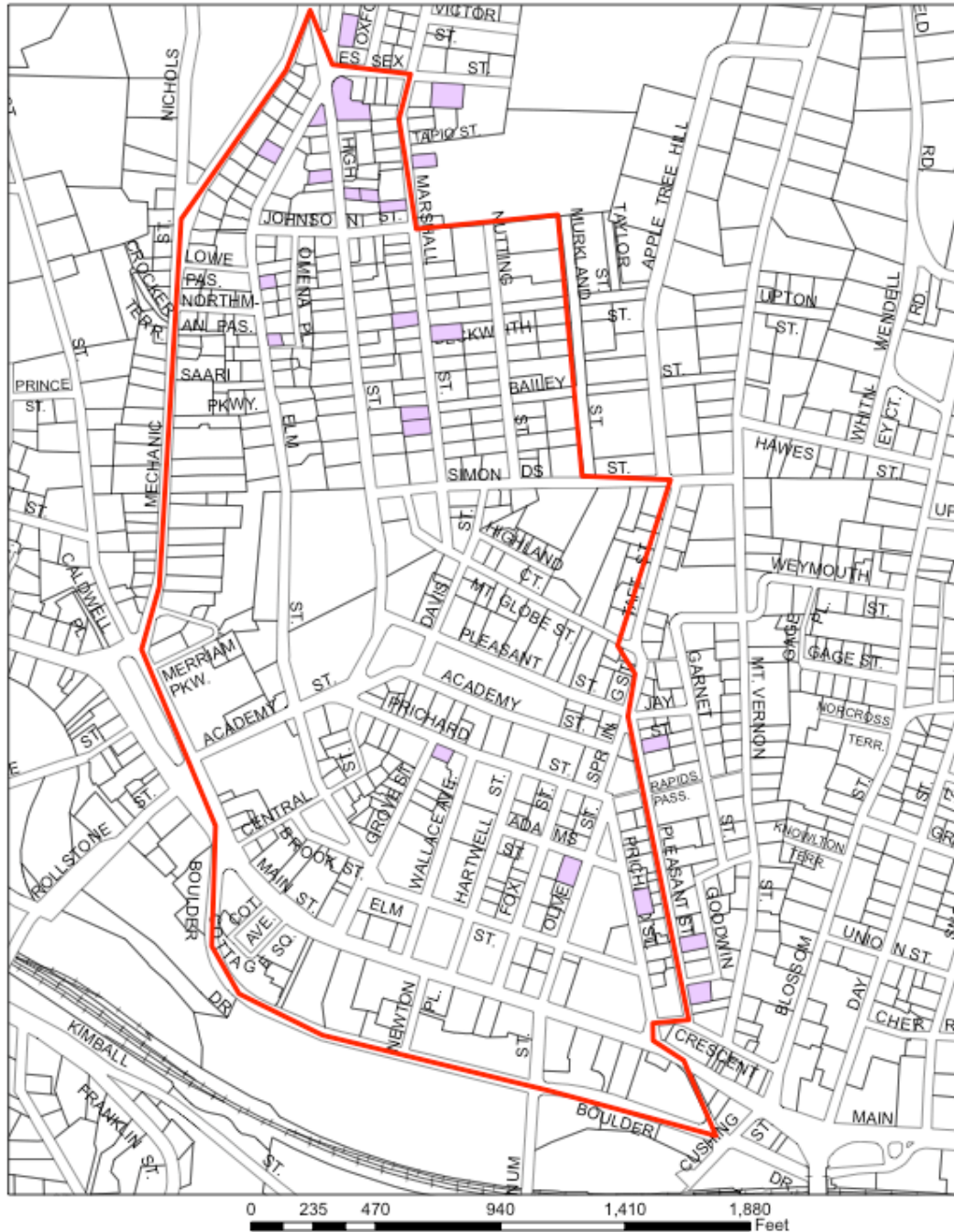
POTENTIAL RENTAL PROPERTIES

Appendix D-2 also lists 25 larger 3-12 units properties of interest. These represent the abandoned or blighted properties with the greatest capacity for rehabilitation as rental housing. Six of these properties are or were eligible for

NSP funding. Four more may become eligible in the near future. Seven are currently on the market; two sold during the planning process. Property inspections and rehab estimates were made on seven of these properties. The rehab cost for the inspected properties ranged from less than \$5,000 to just over \$40,000 per unit. A number of these distressed rental properties were foreclosed and purchased by investors who have yet to make significant property improvements to the buildings. Having gotten there first, these investment purchases render these properties ineligible for NSP funding, but have done little to change the conditions that the NSP money is intended to help address. Finding a way for the City or its designated entity to act quickly to purchase these foreclosing properties will be essential if the neighborhood is to avoid another cycle of under-financed and often uncommitted rental ownership.

RENTAL

Properties Evaluated



Priority Properties for

RENTAL REHABILITATION

391 ELM



143 MARSHALL



44-46 MARSHALL



183 HIGH



10 PLEASANT



60-64 PRICHARD



50-60 PRICHARD



158 PRICHARD



PRIORITY PROPERTIES FOR CITY ACTION

The property assessment also turned up 11 severely blighted or otherwise troubled properties. These represent the priority properties for some form of city action, either a condemnation order or a request for receivership intervention. Six of these properties are eligible for NSP funding; another may soon be as well. There is a strong clustering of these

priority properties on Omena Place, a small street with a high concentration of foreclosed properties. The long-term challenges of this cul de sac make a compelling case for at least some densification of this section of the neighborhood. The present may present a unique opportunity to get site control of a substantial portion of this street that has been a geographic focus of disinvestment and negative behaviors in the neighborhood.

Priority Properties for **CITY ACTION**



Core Housing Problems

Creating any plan starts with an understanding of what problem or problems you are trying to address. Discussions with the community and stakeholders focused on four core problem areas that challenge this neighborhood's capacity to provide attractive housing options for all residents in this neighborhood. Some of these problems are national or even global in scale, some are easier to address directly, but all are important to identify before setting goals and actions.

ECONOMIC CONDITIONS

Participants spoke to the larger set of economic problems that have at times a disproportionately large impact on poorer neighborhoods like the Elm Street neighborhood. These include many of the ramifications of our current recession: high levels of unemployment, low household incomes, increased housing foreclosures, loss of housing value, reduced access to the capital needed to purchase and improve properties, and financial constraints on the capacity of government to help. While it is important to acknowledge that these more global conditions can limit the best local efforts, it is equally important to ask what can be done even on a very small scale to improve these problems at a neighborhood level.

HUMAN BEHAVIORS

Regardless of the economic environment, it is the interaction of people that truly has the greatest impact on the enjoyment of a neighborhood. Criminal and destructive behaviors, neglect and thoughtlessness, are

problems that can make any living situation intolerable. Addressing these detrimental behaviors, helping re-build poor communications between tenants and landlords, and helping build the capacity of all stakeholders to behave more positively toward their neighbors, represents a critical dimension of addressing the core human problems in the neighborhood.

PHYSICAL CONDITIONS

Perhaps the easiest set of problems for observers to focus on is the physical condition of housing in the neighborhood. Whether it is abandoned buildings, empty lots strewn with garbage, graffiti, porches falling off, or siding in desperate need of paint, these physical problems depress everyone's spirit and pride in their surrounding, just as truly as they depress property values.

MARKET CONDITIONS

Lastly, there are the market problems that manifest the other core housing problem areas. Negative perceptions of the neighborhood breed disinterest and disinvestment at all levels. Fueled by the negative perceptions and lack of investment, fewer people are willing to live in the neighborhood by choice. Homeownership rates decline, as do housing values and rents. Vacancy rates increase and with that comes the economic pressure to accept tenants and investors who may not serve the neighborhood's interests. Reversing the downward spiral of negative perception and disinvestment is a critical problem to address especially in these challenging economic times.

ECONOMIC CONDITIONS
Foreclosure
Lack of Access to Capital
Loss of Value
Lack of Public Funding
Low Household Incomes

PHYSICAL CONDITIONS
Abandoned Buildings
Poorly Maintained Properties
Unsafe Properties
Blighted Properties
Litter & Graffiti



HUMAN BEHAVIOURS
Destructive Behaviors and Crime
Poor Tenant Selection
Poor Property Management
Poor Landlord/Tenant Communications

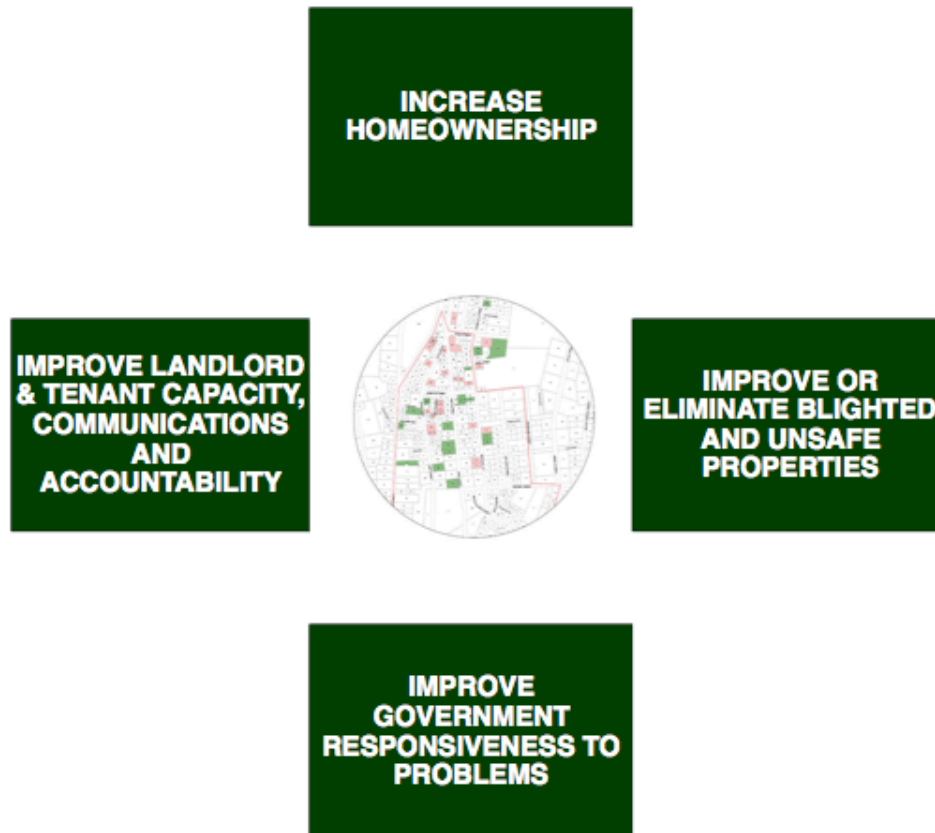
MARKET CONDITIONS
Low Rate of Homeownership
Negative Perception of Neighborhood
Vacant Units
Low Rents
Low Housing Values

REVITALIZATION PLAN

The following section summarizes the recommended Elm Street Neighborhood Revitalization Plan addressing key housing goals, recommended actions, challenges, roles and responsibilities, the case for funding support, and next steps.

Housing Goals

The community engagement efforts, starting in 2007, focused on four key housing goals that best address the nature of the housing problems identified.



INCREASE HOMEOWNERSHIP

The desire to increase homeownership is based on a belief shared widely by local stakeholders that promoting more owner-occupancy would increase the residents dedicated to investing the time and effort to make the Elm Street neighborhood a more desirable place to live. Though renters and non-resident landlords can and do make positive

contributions to this neighborhood, experience throughout the Commonwealth shows a consistent correlation between low levels of homeownership and high levels of disinvestment and blight. With only 15 percent of the housing units lived in by owners, the Elm Street neighborhood has among the lowest levels of homeownership in Massachusetts. Easy to envision but hard to realize, the goal

of increasing homeownership requires a steady and focused marketing effort to create and communicate compelling reasons for a prospective buyer to choose the Elm Street neighborhood and be able to follow through with the purchase of a safe and affordable home in the neighborhood. This goal generated several actions that rely on the coordinated resources of a number of stakeholders to implement.

IMPROVE OR ELIMINATE BLIGHTED AND UNSAFE PROPERTIES

The neighborhood stakeholders also shared a common perspective that a number of critical properties pose unsafe conditions and/or blight that fuel negative perceptions of the neighborhood, serve as the source of human behavior problems in the neighborhood, and thwart private investment. A significant portion of the plan's effort was spent identifying and evaluating these properties to determine a feasible course of action to either improve their physical condition or demolish them.

IMPROVE LANDLORD & TENANT CAPACITY, COMMUNICATIONS, AND ACCOUNTABILITY

Throughout the course of this planning effort, the limitation of funding support served as a constant reminder of the need to focus on cost effective strategies for improvement. One area that offers a significant return for very little financial cost focuses on the way landlords, tenants, and neighbors communicate with each other, help each other become better neighbors, and hold each other

more accountable for their actions. This goal calls for working with the best intentions of the people already living and managing property in the neighborhood to get better at how they interact together. This goal addresses a wide range of human behavior problems and generated actions far more dependent on volunteer efforts than on government funding.

IMPROVE GOVERNMENT RESPONSIVENESS TO PROBLEMS

While the ultimate goal is to make the Elm Street neighborhood a place where anyone might "choose" to live, the stakeholders recognized that these challenges to reaching that goal are daunting. No amount of planning, volunteering time, and working together will fully address the years of neglect and disinvestment. More dedicated attention from an overburdened municipal government and more funding from a similarly stretched state government is needed before individuals can step up to homeownership, before good landlords can overcome the lack of private financing to acquire and improve property, and before negligent landlords can feel enough pressure to let a more qualified owner manage the property in the neighborhood's long term interests. Improving government responsiveness to the challenges of this neighborhood is a goal that reflects that reality.

Each of these housing goals have a direct or indirect impact on the identified housing problems, as indicated in the table below.

How do housing goals impact housing problems?

Physical Conditions						Human Behaviors				Market Conditions					Economic & Capital Conditions				
	Abandoned Buildings	Poorly Maintained Properties	Unsafe Properties	Blighted Properties	Litter & Graffiti	DestructiveBehaviors	Poor Tenant Selection	Poor Property Management	Poor Communications	Low Homeownership Rate	Vacant Units	Negative Perception	Low Housing Values	Low Rents	Foreclosure	Lack of Access to Capital	Loss of Value	Lack of Public Funding	Low Household Incomes
Housing Problems																			
Increase Homeownership																			
Improve Landlord & Tenant Capacity, Communications and Accountability																			
Improve or Eliminate Blighted and Unsafe Properties																			
Improve Government Responsiveness to Problems																			
Key:																			
DIRECT IMPACT																			
Indirect Impact																			

Recommended Actions

The plan recommends 16 concrete actions to engage the entire community in accomplishing these four housing goals.

INCREASE HOMEOWNERSHIP

Action #1. Re-activate HOOP Program:
For a number of years, the City used HOME funds to help support the purchase and rehabilitation of existing housing in Fitchburg by low-income residents. A number of banks doing business in the city participated in this

program by providing long-term mortgage financing. That program, known as the Home Ownership Opportunity Program (HOOP) has been inactive recently. The plan calls for re-activating the HOOP program, using both HOME and the new NSP funds. The CRA Coalition of lenders has expressed a willingness to participate in the program again. The Fitchburg Community Development Department will continue to serve as the administrator of this program. The capacity is already in place to get the program going right away.

INCREASE HOMEOWNERSHIP
Re-activate HOOP Program
Utilize NSP and Other Funding for Homeownership Purchase Rehab
Increase Market Awareness
Explore Targeted "Buy Local" Campaign
Step Up Foreclosure Avoidance Outreach

IMPROVE OR ELIMINATE BLIGHTED OR UNSAFE PROPERTIES
Initiate Non-Profit Rental Development
Provide Financing Support to "For Profit" Rental Acquisition and Rehabilitation
Make Active Use of Receivership
Initiate Selective Demolition & Reuse



IMPROVE GOVERNMENT RESPONSIVENESS TO PROBLEMS
Step Up Focused Enforcement
Increase Public Funding to Implement Plan

IMPROVE LANDLORD & TENANT CAPACITY, COMMUNICATIONS & ACCOUNTABILITY
Initiate Tenant Referral Network
Create Landlord Accountability Publication
Provide Focused Landlord Technical Support and Training
Provide Background Screening Support for Landlords
Provide Tenant Technical Support and Training

Action #2. Utilize NSP and Other Funding for Homeownership Purchase and Rehabilitation: In May 2009, the City of Fitchburg received a grant of \$700,000 in Neighborhood Stabilization Program (NSP) funding to address the problems of abandoned and foreclosed properties in the city. The Community Development Department will use the money to support three objectives: reuse of the properties for homeownership; reuse of the properties for rental housing; and selective demolition. Over the past several months the Community Development Department and the Twin Cities CDC have been communicating

with HUD and DHCD to establish the parameters of the program and their application to various situations. The money should be available to the City by September 2009. Two quasi-governmental housing agencies – MassHousing and the Massachusetts Housing Partnership – also received NSP grants that may be used in Fitchburg. The City, working with the Twin Cities CDC, has made arrangements with these agencies to facilitate the use of these funds in Fitchburg. The Community Development Department also receives an annual appropriation of HOME and

Community Development Block Grant (CDBG) money that may be used to support homeownership. The plan calls for the City to work with the Twin Cities CDC and individual buyers to utilize as much NSP, HOME and CDBG money as possible to support homeownership in the Elm Street neighborhood. The capacity and mechanism for implementing this action is in place.

Action #3. Increase Market Awareness:

The Twin Cities CDC already provides homebuyer counseling to residents throughout Northern Worcester County. Their staff has toured a number of homes in the Elm Street neighborhood and has begun to inform participants in their home-buying classes of opportunities to purchase properties in the neighborhood. The plan calls for a concerted effort to let area buyers know about the opportunity to purchase homes in this neighborhood, as well as providing information about how to access the housing support funds referenced above, and how to make use of the first time buyers tax credit available for 2009. The plan calls on the CDC to prepare a brief description of the NSP and other funding supports for distribution to area Realtors and lenders, placing a specific focus on opportunities in the Elm Street neighborhood. The plan recommends that the CDC also provide links from their website to NSP-eligible properties available in this neighborhood. The plan also calls for the ESANA to distribute this information to residents in a more informal networking effort.

Action #4. Explore Targeted “Buy Local” Campaign: Several Gateway Cities throughout the Commonwealth have organized lenders, Realtors, employers, and local institutions to initiate “Buy Local” real estate campaigns. The campaigns have been remarkably successful in bringing out new homebuyers willing to purchase in these cities. MassHousing has been a sponsor of these efforts and provides technical assistance and special financing incentives to the communities involved in this effort. The plan calls for the Community Development Department and the Twin Cities CDC to initiate discussions with MassHousing and one or more local Realtors and lenders to focus on a small but targeted buy local campaign for the Elm Street neighborhood.

Action #5. Step Up Foreclosure Avoidance Outreach:

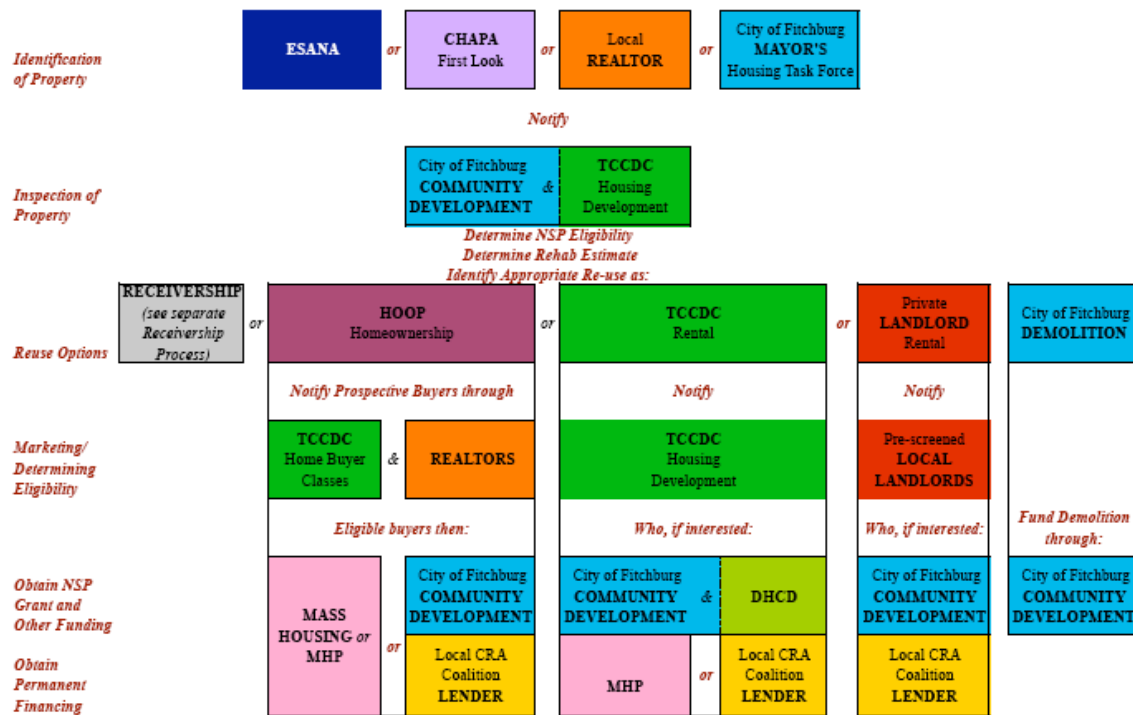
The Twin Cities CDC also provides counseling to homeowners at risk of foreclosure. The program is available to residents without respect to income. To date, few homeowners in the Elm Street neighborhood have come forward to make use of this free service. The plan calls for the CDC to prepare outreach materials focused specifically at this neighborhood and distribute them through the ESANA. The plan also recommends that the CDC look specifically at how to extend and communicate their assistance to a number of small rental property owners, who, though they may not live in the properties, do have a positive influence in the neighborhood.

IMPROVE OR ELIMINATE BLIGHTED AND UNSAFE PROPERTIES

Action #6. Initiate Non-Profit Rental Development: The plan calls for City and State support for efforts by the Twin Cities CDC to acquire, rehabilitate and manage a number of foreclosed or blighted 3-12 unit properties, utilizing NSP, HOME, CDBG, and other funding sources. This action recognizes the importance of having a qualified non-profit organization with a proven track record of development and property management participate in these efforts.

There are a number of properties whose physical condition requires resources not available to the private sector. The CDC and the Community Development Department have been working together as part of this planning process to identify properties appropriate for their development and to work through challenges of site control and interim funding needed to acquire the critical mass of properties needed to make such a project feasible. This is one area of the plan where specific Gateway Cities funding support from DHCD may prove essential.

What happens when a foreclosed or abandoned property becomes available?



Action #7. Make Active Use of Receivership: Over the past six months, the Community Development Department and the Twin Cities CDC have worked together to have the courts

name the CDC receiver of a blighted property at 143 Marshall Street. Receivership gives the City and the courts remarkable latitude in addressing health and safety issues, and quite often

results in wresting property away from owners unable to maintain them effectively. The plan acknowledges that there are real capacity and financial limits to how frequently receivership may be used to address housing problems. Still, the plan calls for the City, through the Mayor's Housing Task Force, the Community Development Department, and the Board of Health to continue to actively pursue the receivership option where feasible, and continue to help the Twin Cities CDC and others develop their capacity to hold the properties in productive receivership and find a positive reuse strategy for the property once it is brought back to a livable condition.

Action #8. Provide Financing Support to "For Profit" Rental Acquisition and Rehabilitation: At both community meetings, a number of private landlords expressed frustration and concern that the lending community had effectively stopped offering acquisition, re-financing, and rehabilitation loans on rental properties in this neighborhood. A number of local landlords with excellent property management records, have expressed a desire to purchase and rehabilitate foreclosed properties, but currently lack a viable financing option to do so. The plan calls for a number of actions initiated by the Fitchburg Community Development Department to improve the financing options for the private landlord community. These include: 1) holding a joint meeting with the CRA Coalition lenders and identified local landlords to discuss ways to improve the flow of financing to private

landlords in this neighborhood; 2) informing identified local landlords of the potential to use NSP funding to support the acquisition and rehabilitation of rental properties; 3) holding a meeting with MHP and identified local landlords to discuss a focused lending effort by that agency in the Elm Street neighborhood.

Action #9. Initiate Selective Demolition and Reuse: The planning effort identified 11 properties in the Elm Street neighborhood that may pose a serious health or safety risk and may no longer be economically viable as housing (See Appendix D-2 for more details). A number of these properties are already abandoned or in foreclosure. The plan recommends that the City's Building and Health Departments move forward under M.G.L. Chapter 143 and Chapter 139 respectively, to require owners of derelict properties to take the necessary actions to bring them into conformance with existing code standards or face demolition by the city. The City has earmarked a portion of its \$234,500 NSP allocation for demolition to the Elm Street neighborhood to carry out demolition activities where necessary. In addition, the plan calls for the Community Development Department to continue working with the ESANA as the City determines the appropriate reuse of land made available through demolition. The community meetings identified off-street parking, green space, community gardens and single family housing as priorities for any land made available through the demolition process.

IMPROVE LANDLORD & TENANT CAPACITY, COMMUNICATIONS, AND ACCOUNTABILITY

Action #10. Initiate Tenant Referral Network: The plan calls for the ESANA, with technical support from the Twin Cities CDC, to initiate a tenant referral network aimed at linking prospective tenants with landlords identified as being a positive influence in the neighborhood. This provides a small but significant expression of support to the private landlords who are doing their best to provide safe and decent housing in this neighborhood.

Action #11. Create Landlord Accountability Publication: The plan calls for the ESANA, with technical support from the Twin Cities CDC, to prepare and distribute a publication that provides contact information for all landlords in the neighborhood, emergency numbers, and advice for how and where to address concerns and complaints. In addition, an interactive format may allow for tenants to rate their housing experience and for residents to comment on both positive and negative experience regarding the local landlord community. This approach gives a voice to the neighborhood in shaping the perception prospective renters and the public has of individual landlord performance.

Action #12. Provide Focused Landlord Technical Support and Training: The plan calls for the Fitchburg Community Development Department to work with the Northern Worcester County Landlord Association to fund a pilot program that provides free technical

support and training to landlords in the Elm Street neighborhood.

Action #13. Provide Background Screening Support for Landlords: The plan calls for the Fitchburg Community Development Department to work with the Northern Worcester County Landlord Association to fund a pilot program that allows private landlords in the Elm Street neighborhood free access to background and criminal checks for prospective tenants. The ESANA and the Twin Cities CDC would assist in outreach efforts to make sure all landlords in the neighborhood has access to this service.

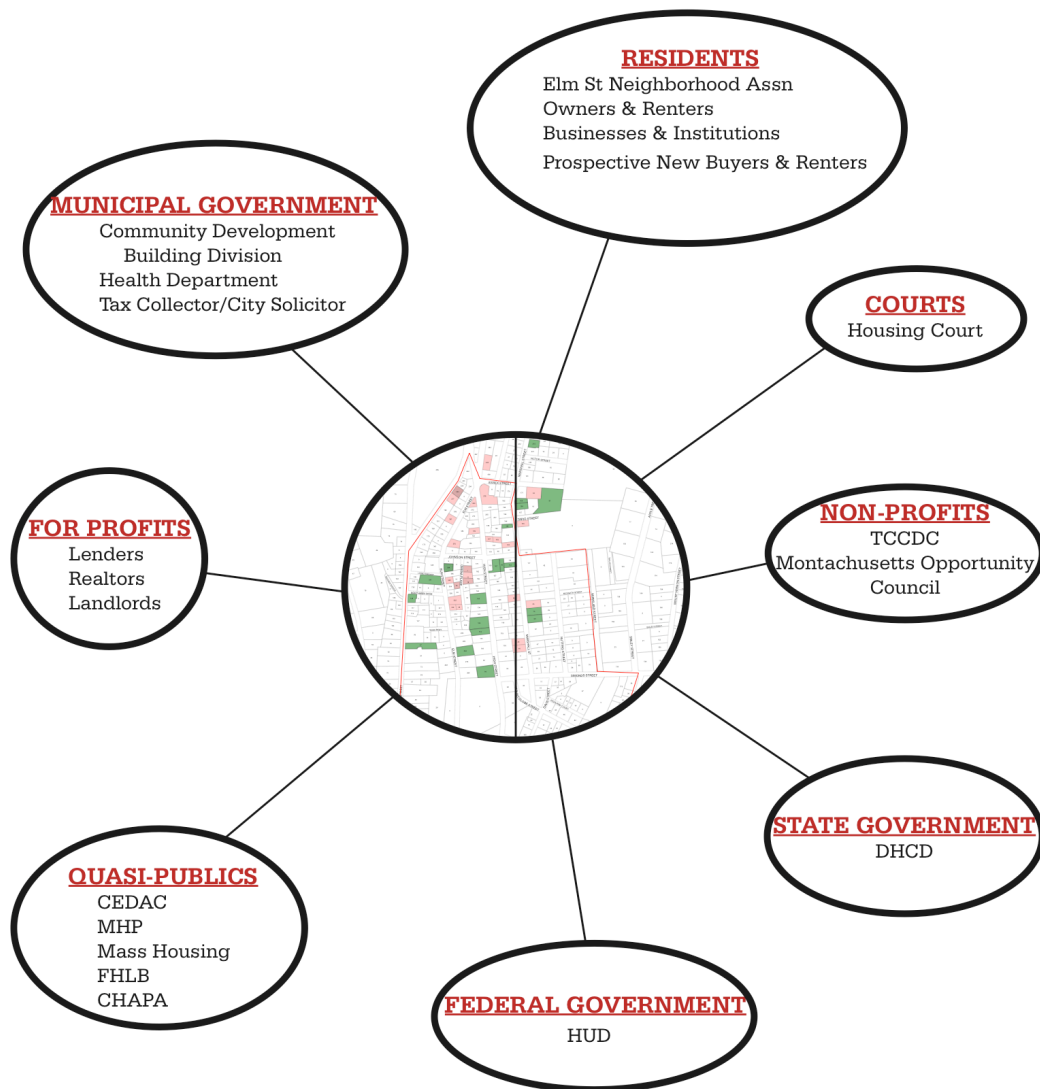
Action #14. Provide Tenant Technical Support and Training: The plan calls for the Fitchburg Community Development Department to work with the Twin Cities CDC and/or other appropriate social service agencies to fund and develop a technical assistance support and training program aimed at building the capacity of tenants to develop the communications, leadership and life skills needed to be successful and informed tenants and prepare for eventual homeownership. Such a program will need to incorporate incentives for community residents to participate.

IMPROVE GOVERNMENT RESPONSIVENESS TO PROBLEMS

Action #15. Step up Focused Enforcement: In the past several months, focused Health Department enforcement has proven effective in causing a number of the most problematic properties in the neighborhood to be put up for sale. Such efforts give the neighborhood an

opportunity to improve the ownership of these buildings and see much needed physical and property management improvements. As important, the willingness of police officers to address issues of property management and appearance as part of their walking patrols has proven to be an enormous benefit to the neighborhood. The plan calls for such efforts to continue. With only two health inspectors serving the entire city and similar constraints to the

police budget, the plan recognizes the challenges to keeping up the focus on improving compliance in this neighborhood. As important, the City of Fitchburg's capacity to provide legal support for enforcing code violations, pursuing tax delinquency, and initiating receivership efforts is extremely limited. This action provides a critical area needing DHCD's Gateway-specific implementation support.



Roles & Responsibilities

Addressing the range of housing problems in any neighborhood brings together a complex mix of participants and interests. The Elm Street neighborhood is no exception. These recommended actions will engage, in various ways, the skills of residents, municipal employees, and non-profit agencies like the CDC; for-profit players like banks, real estate agencies and private landlords; quasi-public agencies like MassHousing, CEDAC, and the Massachusetts Housing Partnership; the state and federal government, as well as the courts. The following chart

highlights the level of involvement these various players will need to take to help implement the recommended actions. The Community Development Department, the Twin Cities CDC, and the ESANA have a primary role in many of the specific actions. DHCD plays a critical funding role in a number of these actions. Other players have at times a supporting role and in specific actions a primary role in forwarding positive efforts. One on-going role of neighborhood development will be to educate residents in this complex interaction of many organizations needed to effect change.

	Residents	Municipal	Non-Profit	For Profit	Quasi-Public	State	Courts	Federal
Increase Homeownership								
Re-activate HOOP Program	Elm Street Neighborhood Association	Community Development	TCCDC Homebuyer Program	CRA Consortium				
Utilize NSP Funding for Homeownership Purchase Rehab		Community Development	TCCDC Homebuyer Program		MassHousing Purchase/ Rehab	DHCD Community Support		HUD
Increase Market Awareness	Elm Street Neighborhood Association		TCCDC Homebuyer Program	Local Realtors				
Explore Targeted "Buy Local" Campaign	Elm Street Neighborhood Association	Community Development	TCCDC Homebuyer Program	CRA Consortium, Local Realtors	MassHousing TA Support	DHCD Community Support		
Step Up Foreclosure Avoidance Outreach	Existing Owners		Foreclosure Avoidance	Lenders				
Improve or Eliminate Blighted and Unsafe Properties								
Non-Profit Rental Development		Community Development	TCCDC Development		CEDAC Pre-Development Loans	DHCD Housing Development		
Financing Support for For Profit Rental Acquisition and Rehabilitation		Community Development		Landlords, CRA Consortium	MHP			
Active Use of Receivership		All Departments	TCCDC Property Mgmt	Private Landlords	MHP TA Support	AG Office TA Support	Housing Court	
Demolition & Reuse		All Departments	TCCDC Development	Private Landlords	CEDAC Pre-Development Loans	DHCD Community Support	Housing Court	

	Residents	Municipal	Non-Profit	For Profit	Quasi-Public	State	Courts	Federal
Improve Landlord & Tenant, Capacity Communication and Accountability								
Tenant/ Landlord/ Neighbor Referral Network	Elm Street Neighborhood Association	Community Development	TCCDC Community Organizing	Landlords Association		DHCD		
Landlord Accountability Publication	Elm Street Neighborhood Association	Community Development	TCCDC Community Organizing	Private Landlords		DHCD		
Landlord Technical Support and Training		Community Development	TCCDC Foreclosure Assistance	Landlords Association		DHCD		
Background Screening Support for Landlords		Community Development	TCCDC Foreclosure Assistance	Landlords Association		DHCD		
Tenant Technical Support and Training	Resident Tenants	Community Development	TCCDC Community Organizing			DHCD		
Improve Government Responsiveness to Problems								
Focused Health Department Enforcement	Elm Street Neighborhood Association	Health Department		Private Landlords		DHCD	Housing Court	
Increased Public Funding to Implement Plan		Community Development				DHCD		

KEY

Primary Role
Supporting Role
Funding Role

Challenges

In the current economic environment, moving forward on any of these actions will prove challenging. The nature of the challenge is not always financial, however. As the following table indicates, some of the actions will need to overcome challenges of leadership and commitment, others time and energy, organizational responsibility, and market conditions. Of particular need at this point is the time, energy and

leadership needed to move forward on increasing market awareness of opportunities to purchase homes in the neighborhood. Leadership, commitment and capacity will also be needed to address the range of recommended actions intended to further the goal of improved communications, capacity and accountability among landlords and tenants.

	Funding	Leadership/ Commitment	Time & Energy	Organizational capacity	Regulatory Complexity	Market Conditions	Other
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INCREASE HOMEOWNERSHIP

Re-activate HOOP Program							ABILITY TO ACT QUICKLY
Utilize NSP and Other Funding for Homeownership Purchase Rehab							
Increase Market Awareness							
Explore Targeted "Buy Local" Campaign							
Step Up Foreclosure Avoidance Outreach							

IMPROVE OR ELIMINATE BLIGHTED OR UNSAFE PROPERTIES

Initiate Non-Profit Rental Development							LIHTC INVESTORS
Provide Financing Support for For Profit Rental Acquisition and Rehabilitation							
Make Active Use of Receivership							
Initiate Selective Demolition & Reuse							

IMPROVE TENANT & LANDLORD CAPACITY, COMMUNICATIONS & ACCOUNTABILITY

Initiate Tenant Referral Network							
Create Landlord Accountability Publication							
Provide Landlord Technical Support and Training							
Provide Background Screening Support for Landlords							
Provide Tenant Technical Support and Training							

IMPROVE GOVERNMENT RESPONSIVENESS TO PROBLEMS

Step Up Focused Enforcement							
Increase Public Funding to Implement Plan							

KEY

PRIMARY CHALLENGE

Secondary Challenge

Case for Funding to Implement Plan

The critical 16th action is to fund the implementation of this plan. The case for supporting these recommended actions with implementation support falls into six categories:

- 1) Neighborhood Impact: This plan provides a comprehensive approach to addressing the core housing problems in a clearly defined geographic area. Its activities address the needs of homeowners, renters and landlords. There is a clear commitment to improving or eliminating those blighted or unsafe properties that destabilize an entire neighborhood. The plan also focuses on improving the quality of ownership and property management by improving the capacity and increasing the accountability of those who do housing business in the neighborhood. It also provides support for actions that allow a qualified non-profit like the Twin Cities CDC to increase their stake in the community on those projects that are not suited to the private market. If successfully implemented, this plan has the capacity to transform the housing conditions of this neighborhood.
- 2) Citywide Impact: given its history and proximity, this neighborhood is inextricably linked to the fortunes of the Fitchburg's Central Business District (CBD). And how the larger community views the CBD has a disproportionate impact in terms of how Fitchburg is perceived generally. Addressing problems in this challenging and highly visible

neighborhood can improve the viability of the downtown and have a positive impact housing values throughout the city. Just as important, each one of these recommended actions can be applied to every neighborhood in the city with positive impact. What is learned from the efforts to implement this plan builds the city's capacity to address these common problems wherever they exist in the community.

- 3) Leveraging Resources: This plan focuses the City's HOME and CDBG entitlement money as well as NSP money into the neighborhood. It engages the private sector in the acquisition and rehabilitation of smaller multi-family properties. It engages the local CRA coalition to expand their financial involvement in the neighborhood at a time of critical financing shortages. It focuses the non-profit skills of the Twin Cities CDC, MOC, and other social service agencies on this neighborhood. It also addresses housing needs that tap a variety of state and federal funding sources.
- 4) Community Support: Each of these actions comes directly out of concerns identified through community engagement, and was shaped and supported by the ESANA and by the Fitchburg Community Development Department who jointly guided this effort.
- 5) Readiness to Proceed: Of the 16 recommended actions, most are fully ready to proceed and are in the process of being implemented already. There are a number of areas

where Gateway-specific funding by DHCD can provide the necessary support to implement the actions recommended by this plan. In order of priority, they include:

- ❖ Additional NSP support to specifically allow for the acquisition of properties by the Twin Cities CDC for a scattered-site rental development that is not reliant on Low Income Housing Tax Credits in a neighborhood where finding investors for such credits is not currently achievable
- ❖ A mechanism to provide identified private landlords with access to acquisition and rehabilitation financing
- ❖ Funding support to implement the Landlord and Tenant Communications, Capacity and Accountability recommendations (Actions #10-14)

- ❖ Specific funding for increased Board of Health, police patrols, and legal support to provide focused code compliance, tax delinquency, and receivership strategies (Action #15).

6) Capacity: Fitchburg has a strong infrastructure to implement these actions. The Community Development Department has substantial experience working with a range of state and federal programs to promote both ownership and rental development as well as to manage demolition projects. The Twin Cities CDC has strong housing development and community organizing capacity. The newly formed Elm Street Area Neighborhood Association grows stronger and more cohesive with each passing month. There is a strong core of local landlords who engaged actively in this planning effort.

Next Steps

There are important next steps for all of the participants in this process. Probably none is more important, right now, than bringing interested, qualified homebuyers to the table. The primary responsibility for helping make this happen falls to the Twin Cities CDC's Homebuyer Education staff, but there are crucial roles for the neighborhood association and the real estate community in this effort. Getting the first NSP transaction through the pipeline will also generate important skill development and momentum for moving forward at all levels. Perhaps

the plan's greatest need is for the state and quasi-public agencies to step up with focused implementation funding for these specific actions. Continued joint leadership shared between the Community Development Department, the Twin Cities CDC, and the Elm Street Area Neighborhood Association can use this plan as a practical blue print for ongoing action. The following chart provides a brief description of an important "next step" action each of the stakeholders in this effort can begin as the process moves from planning to implementation.

ELM STREET AREA

Neighborhood Association	Take lead in Tenant/ Landlord efforts
Elm Street Residents	Engage in efforts of Neighborhood Association
Businesses & Institutions	Engage in efforts of Neighborhood Association
Prospective Buyers & Renters	Buy and rent in neighborhood

DHCD

Community Support	Provide funding for Gateway Plan implementation
Housing Development	Give LIHTC funding priority to Gateway community plans
Housing Development	Make some Homeownership funding available

CITY GOV'T

Community Development	Support CDC Rental & Homeownership Presence
Building Division	Pursue demolition findings on key properties
Health Department	Step up enforcement on selected properties
Tax Collector/ City Solicitor	Push harder on selected landlords/ properties

TWIN CITIES CDC

Housing Development	Commit to rental and ownership development
Community Organizing	Focus ESANA efforts on Gateway Plan actions
Home Buyer Counseling	Take lead in "Buy Elm Street" effort
Foreclosure Avoidance	Make stronger links to neighborhood for outreach

PRIVATE SECTOR

CRA Bank Coalition	Commit to HOOP Program Success
Landlords	Take lead in Tenant/ Landlord efforts
Realtors	Take lead in "Buy Elm Street" effort

OTHER

CEDAC	Provide pre-development funding to TCCDC
MHP	Focus on lending to small private landlords
MassHousing	Work to maximize NSP funding for ownership
FHLB	Commit AHP funds to larger rental development
CHAPA	Make "First Look" program more effective to users
HUD	Make NSP more user friendly

Housing Court	Make receivership process more predictable and transparent to dispose of properties appropriately
MOC	Provide focused weatherization to neighborhood using Federal stimulus money